

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

HERMAN C. STAPLE, II

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-24404

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/01/2017 and confirmed on 5/11/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		222,264.27
Less Refunds to Debtor	2,519.93	
TOTAL AMOUNT OF PLAN FUND		219,744.34

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,200.00	
Trustee Fee	10,463.40	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,663.40

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	TOWD POINT MORTGAGE TRUST 2015-4 Acct: 6362	0.00	61,995.46	0.00	61,995.46
	TOWD POINT MORTGAGE TRUST 2015-4 Acct: 6362	7,030.31	7,030.31	0.00	7,030.31
	M & T BANK Acct: 4630	0.00	48,552.00	0.00	48,552.00
	M & T BANK Acct: 4630	5,140.80	5,140.80	0.00	5,140.80
	ALLEGHENY-LUDLUM FCU** Acct: 6194	27,508.58	27,508.58	5,741.12	33,249.70
	HARLEY DAVIDSON CREDIT CORP* Acct: 8674	32,345.09	32,345.09	6,770.58	39,115.67
	NATIONSTAR MORTGAGE LLC D/B/A MR C Acct:	364.83	364.83	0.00	364.83
					195,448.77

Priority					
	MICHAEL S GEISLER ESQ Acct:	0.00	0.00	0.00	0.00
	HERMAN C. STAPLE, II Acct:	0.00	0.00	0.00	0.00
	HERMAN C. STAPLE, II Acct:	1,107.70	1,107.70	0.00	0.00
	HERMAN C. STAPLE, II Acct:	1,412.23	1,412.23	0.00	0.00
	MICHAEL S GEISLER ESQ Acct:	2,200.00	2,200.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXX4GLT	310.00	310.00	0.00	310.00
					310.00

Unsecured					
	MIDLAND FUNDING LLC Acct: 9235	522.11	522.11	0.00	522.11
	CAPITAL ONE**	0.00	0.00	0.00	0.00

17-24404

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0652				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 0106				
	FIRST BANKCARD CENTER	0.00	0.00	0.00	0.00
	Acct: 6591				
	MERRICK BANK	2,342.38	2,342.38	0.00	2,342.38
	Acct: 3915				
	ONE MAIN FINANCIAL OF PA INC FKA SPR	4,555.93	4,555.93	0.00	4,555.93
	Acct: 0943				
	PEOPLES GAS LLC F/K/A PEOPLES TWP I	837.77	837.77	0.00	837.77
	Acct: 3188				
	FIRST NATIONAL BANK OF OMAHA(*)	3,062.98	3,062.98	0.00	3,062.98
	Acct: 6591				
	SPRINT CORP(*)	0.00	0.00	0.00	0.00
	Acct: 2538				
	M & T BANK	1.00	1.00	0.00	1.00
	Acct: 4630				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4917				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	AMERICAN EXPRESS	0.00	0.00	0.00	0.00
	Acct:				
					11,322.17

TOTAL PAID TO CREDITORS

207,080.94

TOTAL CLAIMED

PRIORITY 310.00

SECURED 72,389.61

UNSECURED 11,322.17

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

HERMAN C. STAPLE, II

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-24404

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Herman C. Staple, II
Debtor

Case No. 17-24404-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 26, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Herman C. Staple, II, 464 Greenridge Rd., New Kensington, PA 15068-5811
14721777	+ Allegheny Ludlum FCU, 1311 Brackenridge Avenue, P.O. Box 4, Brackenridge, PA 15014-0004
14735311	Capital One Bank, c/o Northland Group, Inc., P.O. Box 380946, Minneapolis, MN 55439
14721782	Harley-Davidson Credit Corp., Dept. 15129, Palatine, IL 60055-5129
14721788	++++ ONE MAIN CONSUMER, C/O AMERICAN CORADIUS INTL., 37 RUST LN, BOERNE TX 78006-8288 address filed with court., One Main Consumer, c/o American Coradius Intl., 35A Rust Lane, Boerne, TX 78006-8202
14721791	Sprint, c/o GC Services, P.O. Box 1022, Wixom, MI 48393-1022

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: bncnotices@becket-lee.com	Feb 27 2025 01:15:44	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 27 2025 00:36:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14721778	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:28:42	Best Buy, c/o Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441
14721779	Email/Text: mrdiscen@discover.com	Feb 27 2025 00:36:00	Discover Bank, Discover Products, Inc., P.O. Box 3025, New Albany, OH 43054-3025
14721780	Email/Text: collecadminbankruptcy@fnni.com	Feb 27 2025 00:37:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14721781	Email/Text: collecadminbankruptcy@fnni.com	Feb 27 2025 00:37:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
14735202	Email/Text: collecadminbankruptcy@fnni.com	Feb 27 2025 00:37:00	Sheetz, c/o First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
14721783	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Feb 27 2025 00:36:00	Harley-Davidson Credit Corp., P.O. Box 9013, Addison, TX 75001-9013
14732653	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Feb 27 2025 00:36:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14721785	+ Email/Text: camanagement@mtb.com	Feb 27 2025 00:37:00	M & T Bank, P.O. Box 1508, Buffalo, NY 14240-1508
14721784	Email/Text: camanagement@mtb.com	Feb 27 2025 00:37:00	M & T Bank, P.O. Box 900, Millsboro, DE 19966
14805490	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 27 2025 01:15:42	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14721787	Email/PDF: MerrickBKNotifications@Resurgent.com		

District/off: 0315-2

User: auto

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Date Rcvd: Feb 26, 2025

Form ID: pdf900

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		Feb 27 2025 01:16:06	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
14721786	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Feb 27 2025 01:29:10	Merrick Bank, c/o resurgent Capital Services, P.O. Box 10368, Greenville, SC 29603-0368
14757381	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 27 2025 00:53:00	Midland Funding, PO Box 2011, Warren, MI 48090-2011
14735201	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Feb 27 2025 00:36:00	Nationstar Mortgage, LLC dba Mr. Coope, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
14787111	Email/PDF: cbp@omf.com		
		Feb 27 2025 01:16:24	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14722251	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 27 2025 01:40:08	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14721789	+ Email/Text: ebnpeoples@grblaw.com		
		Feb 27 2025 00:36:00	Peoples TWP, LLC, c/o S. James Wallace, Esquire, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14721790	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Feb 27 2025 00:54:00	Select Portfolio Servicing, P.O. Box 65450, Salt Lake City, UT 84165-0450
14807802	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Feb 27 2025 00:54:00	Towd Point Mortgage Trust 2015-4, U.S. Bank Nation, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Harley-Davidson Credit Corp
cr		Nationstar Mortgage LLC D/B/A Champion Mortgage Co
cr		Towd Point Mortgage Trust 2015-4, U.S. Bank Nation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14727780	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court., First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company dcarlon@kmlawgroup.com

District/off: 0315-2

User: auto

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Date Rcvd: Feb 26, 2025

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Denise Carlon

on behalf of Creditor Towd Point Mortgage Trust 2015-4 U.S. Bank National Association as Indenture Trustee
dcarlon@kmlawgroup.com

Denise Carlon

on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com

Michael S. Geisler

on behalf of Debtor Herman C. Staple II m.s.geisler@att.net,
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com

Michelle L. McGowan

on behalf of Creditor Towd Point Mortgage Trust 2015-4 U.S. Bank National Association as Indenture Trustee
mimcgowan@raslg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,
PNGbankruptcy@peoples-gas.com

TOTAL: 8